



#9/a  
KWS  
040401

PATENT  
Attorney Docket No. 47004.00040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
BOYLE et al. )  
Serial Number: 09/325,536 )  
Filed: 06/04/99 )

Group Art Unit: 2765  
Examiner: F. Thompson, Jr.

RECEIVED  
DEC 29 2000  
Technology Center 2100

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF  
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

RESPONSE AND AMENDMENT TO  
THE OFFICE ACTION DATED AUGUST 28, 2000

Commissioner of Patents  
Washington, D.C. 20231

Sir:

This is in response to the Office Action dated August 28, 2000. Should any fees be due in connection with the filing of this Amendment, the Commissioner is authorized to charge them to Deposit Account No. 50-0206.

In the Claims

Please amend claims 8, 13, 16-17, 21 and 25 as follows.

1. (Unamended) A credit instrument for allowing a cardholder to automatically charge fees to a club, merchant or service provider, comprising:

a credit card capable of charging point of service transactions to be posted on a cardholder's account;